

Information to identify the case:

Debtor 1	<u>Ronald L. Badalamenti</u>	Social Security number or ITIN	xxx-xx-2943
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Zulma Badalamenti</u>	Social Security number or ITIN	xxx-xx-5376
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-10307-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald L. Badalamenti

Zulma Badalamenti

4/16/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald L. Badalamenti
Zulma Badalamenti
Debtors

Case No. 21-10307-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 16, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald L. Badalamenti, Zulma Badalamenti, 9 Somerset Place, West Milford, NJ 07480-1125
519076570	+ Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519074140	+ Rockland Electric Company, Attn: Savo Schalk Gillespie, 56 East Main Street, Suite 301, Somerville, NJ 08876-2312

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2021 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 16 2021 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Apr 17 2021 00:43:00	AIS Portfolio Services, LP, Attn: Ally Capital Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519074132	+ EDI: GMACFS.COM	Apr 17 2021 00:43:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519074133	+ EDI: TSYS2.COM	Apr 17 2021 00:43:00	Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519074134	+ EDI: CAPITALONE.COM	Apr 17 2021 00:43:00	Capital 1/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
519074135	+ EDI: CAPITALONE.COM	Apr 17 2021 00:43:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519074137	EDI: IRS.COM	Apr 17 2021 00:43:00	IRS, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519074138	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 16 2021 20:59:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
519074139	Email/Text: bkdepartment@rtresolutions.com	Apr 16 2021 21:01:00	Real Time Resolutions, Inc., P.O. Box 36655, Dallas, TX 75235-1655

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
----------	---------------	------------------

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Apr 16, 2021

Form ID: 318

Total Noticed: 13

519074214

RDI Construction Management

519074136 ##+

Fay Servicing LLC, 3000 Kellway Dr., Ste. 150, Carrollton, TX 75006-3357

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfbis.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfbis.com
David A. Ast	on behalf of Joint Debtor Zulma Badalamenti david@astschmidtllaw.com info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com
David A. Ast	on behalf of Debtor Ronald L. Badalamenti david@astschmidtllaw.com info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6